ANNEXURE C

Dy________ Date ______________

CHECK LIST FOR SUBMISSION OF AUDIT REPORT

33. NAME OF CA / AUDITOR — APN & ASSOCATION (A – 95).
34. NAME OF THE SOCIETY — SREE NARAYANA GURU COOP. T/C SOCIETY LTD.
35. REGN. NO. & AUDIT PERIOD — 10153 & 2025-26
36. EDUCATION FUND DEPOSITED — AMOUNT Rs. 50000.00 DATE: 07/08/2025 (PAGE NO. 1)
37. ZONE — (WEST)
38. NET PROFIT
39. APPOINTMENT LETTER NO. — As per mail on Dated 13-05-2025 (auditor.rcs.delhi2022@gmail.com)
40. ADMISSIBLE AUDIT FEE (AUDIT FEES BILL ENCLOSED) — Rs. 132,160.00 (Page No.)

AUDIT REPORT ON FORM A, B, C, ALONG WITH FOLLOWING ENCLOSURES – 03-09

S. NO	PARTICULAR	PAGE NO.
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D	LIST OF MEMBERS ADDITION & DELETION	19 - 86
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Above Audit Report & Documents Received from society.

Signature of Dealing Assistant

Counter Signed
Asstt : Registrar (Audit)
Cc : eternity

- The Secratary, Sree Narayana Guru Coop. T/C Society Ltd.
- Assistant Registrar

APN & ASSOCIATES CHARTERED ACCOUNTANTS CA New Delhi

(1)

COMMITTEE ON COOPERATIVE EDUCATION FUND

(Office of the Register Cooperative Societies, Parliament Street, New Delhi)
The Cheque should be in favour of "Cooperative Education Fund" only

Receipt No. 39228

RECEIPT

Dated 22/07/2026.

Regd. No. 10153

Received with thanks from Sree Narayana Gum Coop T/C Society Ltd.

Address 9313899351

a sum of Rs. 50,000/- Only

being the contribution towards the **"Cooperative Education Fund"** for the period 2025-26. vide Cash Rs. — Cheque No. 227191

Dated 16/7/2026 for Rs. 50,000/- Drawn on Dhanlaxmi Bank Ltd

Rs. 50,000/-

On behalf the
committee on Cooperative Education Fund
SECRETARY

Tax Invoice

(2)

APN Since 1974 — **APN & ASSOCIATES** 4232/1, ANSARI ROAD DARYA GANJ NEW DELHI GSTIN/UIN: 07AAOFA8518R1ZM State Name : Delhi, Code : 07 E-Mail : apn_associates@yahoo.in	Invoice No. **APN/2026-27/019** | Dated **18-Jul-26**
	Delivery Note | Mode/Terms of Payment
	Reference No. & Date. | Other References
Buyer (Bill to) **Sree Narayana Guru Co-Op. T&C Society Ltd.** RB- 2, Pkt- 3, Sector - 7, Dwarka New Delhi GSTIN/UIN : 07AACAS8347K1Z1 State Name : Delhi, Code : 07	Buyer's Order No. | Dated Dispatch Doc No. | Delivery Note Date Dispatched through | Destination Terms of Delivery

Sl No.	Particulars	HSN/SAC	Quantity	Rate	per	Amount
1	**Professional Fee** *Statutory Audit Fee for FY 2025-2026*	998221				**1,12,000.00**
	CGST			*9*	*%*	**10,080.00**
	SGST			*9*	*%*	**10,080.00**
	Total					**1,32,160.00 ₹**

Amount Chargeable (in words) *E. & O.E*

One Lakh Thirty Two Thousand One Hundred Sixty Rupees Only

HSN/SAC	Taxable Value	CGST		SGST/UTGST		Total Tax Amount
		Rate	Amount	Rate	Amount	
998221	1,12,000.00	9%	10,080.00	9%	10,080.00	20,160.00
Total	**1,12,000.00**		**10,080.00**		**10,080.00**	**20,160.00**

Tax Amount (in words) : **Twenty Thousand One Hundred Sixty Rupees Only**

Company's Bank Details
Bank Name : **Bank of India**
A/c No. : **603220110000640**
Branch & IFS Code : **Ansari Road, Delhi & BKID0006032**

Company's PAN : **AAOFA8518R**

Declaration
We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

for APN & ASSOCIATES

APN & ASSOCIATES CA New Delhi CHARTERED ACCOUNTANTS

Authorised Signatory

SUBJECT TO DELHI JURISDICTION

This is a Computer Generated Invoice

A P N & ASSOCIATES
CHARTERED ACCOUNTANTS

4232/1, Ansari Road, Darya Ganj, New Delhi – 110002
Ph : 23261100 ; 43518988
Email: manoj.apnassociates@gmail.com
apn_associates@yahoo.in

AUDITOR'S REPORT

To
The Members
Sree Narayana Guru Co-operative Thrift & Credit Society Limited,
RB-2, Pkt-3, Sector -7, Dwarka
New Delhi – 110075

Dear Members,

We have audited the attached Balance Sheet of Sree Narayana Guru Co-operative Thrift & Credit Society Limited as on 31st March 2026 and the Income & Expenditure Account and receipts & payments accounts annexed thereto for the year ended on that date. These financial statements are the responsibility of the society's management. Our responsibility is to express an opinion on these financial statements based on our audit. This responsibility also includes maintenance of adequate record in accordance with the provision of the act for safeguarding the assets of the society and for preventing and detecting frauds and other irregularities, selection and application of appropriate accounting policies, making judgement and estimate that are responsive and prudent, and design, implementation and maintenance of the adequate internal control, that were operating effectively for ensuring completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material mis-statement, whether due to fraud or error.

We have conducted our Statutory Audit in accordance with auditing standard & practices accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material mismanagement. An audit includes examining, on test basis, evidence supporting the amount and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentations. We believe that our audit provide as reasonable basis for our opinion.

A P N & ASSOCIATES
New Delhi
CHARTERED ACCOUNTANTS

CA

A P N & ASSOCIATES
CHARTERED ACCOUNTANTS

4232/1, Ansari Road, Darya Ganj, New Delhi – 110002
Ph : 23261100 ; 43518988
Email: manoj.apnassociates@gmail.com
apn_associates@yahoo.in

On the basis of the audit as indicated in Para above, we report as under:

a. In our opinion, the Balance Sheet, the Income & Expenditure Account and the Receipts and Payment Account dealt with by this report, is in conformity with the books of account.

b. In our opinion, proper books of accounts as required under the Act, Rules & Bye- laws have been kept by the society, for the year under review.

c. In our opinion and to the best of our information and according to explanation given to us, and as shown by the books of the society, the said accounts exhibit a true and fair view: -

   i) In the case of Balance Sheet of the state of affairs of the society as on 31st March 2026.

   ii) In the case of the Income & Expenditure Account, of the Profit (Excess of Income over expenditure) during the year ended on 31st March 2026.

d. Our detailed report in Part- A, Part-B and Part C is attached.

For A P N & Associates
Chartered Accountants
FRN : 001876N

Place: New Delhi
Dated: 12-07-2026

A P N & ASSOCIATES CA New Delhi CHARTERED ACCOUNTANTS

(CA Manoj Agrawal)
Partner
M. No.: 093749

UDIN: 26093749LUADHG5615

(5)

CA

A P N & ASSOCIATES
CHARTERED ACCOUNTANTS

4232/1, Ansari Road, Darya Ganj, New Delhi – 110002
Ph : 23261100 ; 43518988
Email: manoj.apnassociates@gmail.com
apn_associates@yahoo.in

DETAILED AUDIT REPORT FOR THE YEAR 2025-2026
SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.

PART 'A'

Objection raised by the previous auditors and their compliance by the management

1) Society is accumulating interest in housing loan projects. It includes cost of land, registration fees, expenditure incurred for project and accumulated interest. The WIP of (projects) as on 31st March 2025 is Rs. 57,95,39,916/- for the housing project.

   Reply: All expenses and interest on borrowed capital will be capitalized till the completion of project.

PART 'B'

Detailed comments on the working of the society

1) As certified by the management and as observed by us during the course of our audit, the society is functioning from registered address. Further we did not come across any complaint from any members regarding not allowing them to inspect the documents.
2) Society periodically reconciles its accounts with the accounts of members and outside parties including bank at the close of the co-operative year with general cashbook. Bank accounts are tallied with the passbook/bank statements issued by the bank.
3) Society is lending loans to its members only within their borrowing limits.
4) The Managing Committee has implemented the decision of the General Body in letter and spirit and in accordance with the co-operative principles.
5) Managing committee meetings were held regularly during the year under review. The society is maintaining proper records for the Managing Committee & G.B. Meeting.

A P N & ASSOCIATES CA New Delhi CHARTERED ACCOUNTANTS

CA

A P N & ASSOCIATES
CHARTERED ACCOUNTANTS

4232/1, Ansari Road, Darya Ganj, New Delhi – 110002
Ph : 23261100 ; 43518988
Email: manoj.apnassociates@gmail.com
apn_associates@yahoo.in

6) The dues from members are being recovered in the normal course except few legal claims is pending as on 31st March 2026, on which has been lodged against to members, as certified by the management. List has been enclosed.

7) The Managing Committee is putting best efforts for continuous and smooth running of the affairs of the society. The meetings of the Managing Committee are held regularly.

8) The list of members enrolled and resigned during 2025-2026 are enclosed. List of total members along with their ledger balances as on 31st March 2026 is also enclosed.

9) Certificate from the custodian of record regarding possession of documents, records and cash is enclosed.

10) The society is maintaining bank account with state bank of India, Dhanlaxmi bank, Delhi cooperative bank and South Indian Bank. These bank accounts are reconciled with the books of society.

11) No budget is being prepared by society. We have been explained that expenditures have been incurred on need basis.

COMMENTS ON MAJOR ITEMS OF BALANCE SHEET/INCOME & EXPENDITURE A/C

1. **SHARE CAPITAL:**
Balance as on 31st March 2026 is Rs 24147426.00/- against Rs. 24324500.00/- as on 31s March 2025.

2. **COMPULSORY DEPOSIT:**
The balance under this head as on 31st March 2026 was Rs 63781541.00/- as against Rs. 62537934.00/- as on 31st March 2025.

3. **FIXED DEPOSIT:**
The balance under this head on 31st March 2026 was Rs 319926606.00/- as against Rs. 280227792.00/- as on 31st March 2025.

4. **RECURING DEPOSIT:**
The balance under this head as on 31st March 2026 was Rs 8189821.00/- as against Rs. 5817522.00/- as on 31st March 2025.

A P N & ASSOCIATES
CA
New Delhi
CHARTERED ACCOUNTANTS

(7)

A P N & ASSOCIATES
CHARTERED ACCOUNTANTS

4232/1, Ansari Road, Darya Ganj, New Delhi – 110002
Ph : 23261100 ; 43518988
Email: manoj.apnassociates@gmail.com
apn_associates@yahoo.in

5. **Monthly Income Scheme -DEPOSIT:**
The balance under this head as on 31st March 2026 was Rs 155255992.00/- as against Rs. 149367225.00/- as on 31st March 2025.

6. **REGULAR LOAN**
The balance under this head as on 31st March 2026 was Rs 44619076.00/- as against Rs. 50344887.00/- as on 31st March 2025.

7. **INTEREST PAYABLE ON DEPOSIT**
The balance under this head as on 31st March 2026 was Rs 22887082.00/- as against Rs. 28377790.00/- as on 31s March 2025.

8. **INCOME & EXPENDITURE A/C:**
The main source of income of the society during the year under audit was interest on loan, which amounts to Rs.6,27,92,857/-, Penal Interest amount to Rs. 21,04,385/-. The major head of expenses was interest paid on deposits amounting to Rs.5,38,60,850/-, salary of Rs. 18,11,750.00 and Rent of Rs. 8,67,354/-. The society is having Surplus of Rs. 51,79,785/- for the year ended 31st March 2026.

PART – C

Major Irregularities/Objections observed during the course of Audit

1. There are no major irregularities found during the year.

For A P N & Associates
Chartered Accountants
FRN : 001876N

A P N & ASSOCIATES
New Delhi
CHARTERED ACCOUNTANTS

(CA Manoj Agrawal)
Partner
M. No.: 093749
Place: New Delhi
Dated: 12-07-2026

UDIN: 26093749LUADHGS615

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
Notes forming part of the Financial Statements for the year ended, 31st March, 2026

Note - 1 Brief abount the Society

Sree Narayana Guru Co-operative (U) T/C Society Ltd. is a Co-operative Society incorporated under the Delhi Co-operatives Societies Act, 2003 and is engaged in collecting deposits from the members and disburses loans to members as per their requirements and eligibility, in the NCT of Delhi. The society is formed on the Concept of Mutuality i.e. by the members, of the members and for the members.

Note - 2 Significant Accounting Policies

2.1 Basis of Preparation and Statement of Compliance:

The Financial Statements of the Society have been prepared in accordance with the generally accepted accounting principles in India. These financial statements have been prepared on accrual basis and under historical cost convention.

2.2 Use of estimates:

The preparation of financial statements, in conformity with the generally accepted accounting principles, require estimates and assumptions to be made that affect the reported amount of assets and liabilities as of the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Difference between the actual results and estimates are recognized in the year in which the results materialize.

2.3 Fixed Assets and Depreciation:

All Fixed assets are stated at their Written Down Value (WDV). Cost comprises the purchase price and other attributable cost including financing and other cost of borrowed funds attributable to construction or acquisition of fixed assets for the period upto the date when the assets are first put to use. Depreciation is provided using the Written Down Value (WDV) method, as per the rates specified in Income Tax Act, 1961.

2.4 Revenue Recognition:

The society earns revenue primarily from interest on loan given to the members. All the items of income and expenses are accounted for on accrual basis, unless specified otherwise in the society's bye-laws.

2.5 Taxes on Income:

The society avails the income tax exemption under Section 80P of the Income Tax Act, 1961, for income derived from eligible activities such as providing credit facilities to its members and interest/dividend from investment in other co-operative societies. Income not eligible for exemption is accounted for as taxable income, and necessary provisions for taxation are made in accordance with applicable tax laws.

2.6 Provision, Contingent Liabilities and Contingent Assets:

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resource. Contingent Liabilities are not recognized but are disclosed in the note.

2.7 Accounting policies not specifically referred to above are consistent with generally accepted accounting practices (GAAP).

APS & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYAN GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG No. 10153

(9)

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

1. Loan and Advances to Members:

Loans and advances to members are stated at the principal amount outstanding. Interest accrued and due up to the end of the financial year is recognized as income in the financial statement.

2. Reserves and Surplus:

Statutory Reserves:

As required by the The Delhi Co-Operative Societies Act, 2003, 25% of the net surplus is transferred to the statutory reserve fund, which is not distributable unless permitted by the act.

Other Reserves:

Reserves such as the Building Fund, Member Welfare Fund, Dividend Equalization Fund etc are created as per the society's bye-laws and disclosed in the financial statements.

3. The society has no contingent liabilities as of the reporting date.

4. Other details not specifically mentioned above are given in the Part- A, Part-B and Part C of the Audit Report.

A P N & ASSOCIATES
CA
New Delhi
CHARTERED ACCOUNTANTS

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYAN GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
NEW DELHI
REG No. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Balance Sheet as on 31st March 2026

(Amount in ₹)

	Particulars	Note No.	31.03.2026	31.03.2025
I.	**EQUITY AND LIABILITIES**			
(1)	**Members' Fund**			
	(a) Members' Capital Account	3	2,41,47,426.00	2,43,24,500.00
	(b) Reserves and Surplus	4	3,08,66,847.00	2,82,96,819.00
			5,50,14,273.00	**5,26,21,319.00**
(2)	**Non-current liabilities**			
	(a) Long-term borrowings	5	64,02,22,965.00	58,99,53,316.00
			64,02,22,965.00	**58,99,53,316.00**
(3)	**Current liabilities**			
	(a) Other current liabilities	6	2,57,49,533.00	3,12,53,518.00
			2,57,49,533.00	**3,12,53,518.00**
	TOTAL		**72,09,86,771.00**	**67,38,28,153.00**
II.	**ASSETS**			
(1)	**Non-Current assets**			
	(a) Property, Plant & Equipment and Intangible assets			
	(i) Property, Plant & Equipment	7	63,67,96,181.00	58,02,55,807.00
	(b) Long Term Loans & Advances	8	5,70,43,595.00	6,04,75,220.00
	(c) Other Non Current Assets	9	1,33,000.00	1,33,000.00
			69,39,72,776.00	**64,08,64,027.00**
(2)	**Current assets**			
	(a) Cash and bank balances	10	36,80,440.00	1,08,05,652.00
	(b) Other current assets	11	2,33,33,555.00	2,21,58,474.00
			2,70,13,995.00	**3,29,64,126.00**
	TOTAL		**72,09,86,771.00**	**67,38,28,153.00**
	Brief about the Society	1		
	Summary of significant accounting policies	2		
	The accompanying notes are an integral part of the financial statements			

As per our audit report of even date attached

For A P N & Associates
Chartered Accountants
Firm Registration No.: 001876N

For Sree Narayana Guru Co-op. T&C Society Ltd.

President **Secretary** **Treasurer**

Manoj Agrawal
(Partner)
Membership No.: 093749

Place: New Delhi
Date: 12/07/2026
UDIN: 26093749LUADHG5615

A P N & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ CA New Delhi

SREE NARAYAN GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. ★ NEW DELHI REG No. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
Notes forming part of the Financial Statements for the year ended 31st March 2026

Note 3

Members' Capital Account	31.03.2026	31.03.2025
	₹	₹
Share Money	2,41,47,426.00	2,43,24,500.00
Total	**2,41,47,426.00**	**2,43,24,500.00**

Note 4

Reserves & Surplus	31.03.2026	31.03.2025
	₹	₹
General Reserve	1,63,16,375.75	1,50,21,429.50
Bad Debts Funds	47,61,181.30	46,55,456.80
Member welfare fund	10,97,586.00	8,41,420.00
Income & Expenditure Account	86,91,703.95	77,78,512.70
Total	**3,08,66,847.00**	**2,82,96,819.00**

Note 5

Long-Term Borrowings	31.03.2026	31.03.2025
	₹	₹
Fixed Deposits	31,99,26,606.00	28,02,27,792.00
Monthly Income Scheme (FD)	15,52,55,992.00	14,93,67,225.00
Recurring Deposit	81,89,821.00	58,17,522.00
Compulsory Deposits	6,37,81,541.00	6,25,37,934.00
Saving Deposits	2,58,11,549.00	2,50,03,887.00
Contribution Received from Members for	6,72,57,456.00	6,69,98,956.00
Total	**64,02,22,965.00**	**58,99,53,316.00**

Note 6

Other current liabilities	31.03.2026	31.03.2025
	₹	₹
Interest Payable on deposits	2,28,87,082.00	2,83,77,790.00
Audit Fees Payable	1,32,160.00	1,32,160.00
Education Fund Payable	50,000.00	50,000.00
Dividend Payable	24,03,669.00	24,35,880.00
TDS Payable	19,324.00	11,579.00
Expenses Payable	16,548.00	15,000.00
Professional Fees Payable	2,40,750.00	
Salary Payable	-	1,80,500.00
GST Payable	-	50,609.00
Total	**2,57,49,533.00**	**3,12,53,518.00**

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG No. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note 7

Property, Plant and Equipment and Intangible Assets

(Amount in ₹)

S.No.	Particulars	Dep. Rate	Opening Balance 01.04.2025	Addition Up to 30/09	Addition After 30/09	Sale/ Adjustment	Total	Depreciation	Closing Bal. 31.03.2026
1	Motor Cycle	15%	93,927.00	-			93,927.00	14,089.00	79,838.00
2	Office Equipment	15%	1,43,054.00	650.00	33,600.00		1,77,304.00	24,080.00	1,53,224.00
3	Air Conditioner	15%	44,788.00	-			44,788.00	6,718.00	38,070.00
4	Car	15%	-	-			-	-	-
5	Furniture & Fixture	10%	3,34,874.00	-			3,34,874.00	33,487.00	3,01,387.00
6	Computer & Parts	40%	99,248.00	-		-	99,248.00	39,699.00	59,549.00
7	WIP (Project)	0%	57,95,39,916.00	-	5,66,24,197.00	-	63,61,64,113.00	-	63,61,64,113.00
			58,02,55,807.00	**650.00**	**5,66,57,797.00**	-	**63,69,14,254.00**	**1,18,073.00**	**63,67,96,181.00**

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYANA GURU CO-OPERATIVETHRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

12

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note 8

Long Term Loans & Advances	31.03.2026	31.03.2025
	₹	₹
Regular Loans	4,46,19,076.00	5,03,44,887.00
Emergency Loans	1,62,012.00	2,16,213.00
Consumer Loans	8,71,011.00	8,28,570.00
Gold Loan	7,56,929.00	7,25,850.00
Loan against Deposits	30,44,492.00	29,51,425.00
Special Saving Deposits	75,90,075.00	54,08,275.00
Total	**5,70,43,595.00**	**6,04,75,220.00**

Note 9

Other Non-Current Assets	31.03.2026	31.03.2025
	₹	₹
Security Deposit (Rent)	1,33,000.00	1,33,000.00
Total	**1,33,000.00**	**1,33,000.00**

Note 10

Cash and bank balances	31.03.2026	31.03.2025
	₹	₹
(A) Cash and Cash Equivalents		
a) Balance in Current Account		
South Indian Bank	2,38,100.00	8,16,263.00
Delhi State Co-Operative Bank Ltd	49,987.00	36,124.00
State Bank of India (C/A)	10,86,376.00	3,38,728.00
State Bank of India (SB)	1,49,314.00	23,25,183.00
Dhan Laxmi Bank	16,47,037.00	7,25,559.00
Dhan Laxmi Bank (Housing)	15,691.00	15,716.00
State Bank of India (Housing)	2,75,642.00	32,416.00
b) Cash in Hand	2,18,293.00	2,96,610.00
Total (I)	**36,80,440.00**	**45,86,599.00**
(B) Other Bank Balances		
FD with State Bank of India	-	60,00,000.00
Interest Receivable on FD	-	2,19,053.00
Total (II)	**-**	**62,19,053.00**
Total (I)+(II)	**36,80,440.00**	**1,08,05,652.00**

Note 11

Other Current Assets	31.03.2026	31.03.2025
	₹	₹
Interest Receivable on Loan	1,28,44,129.00	1,18,98,908.00
Pre Deposit Income Tax	1,00,30,000.00	1,00,00,000.00
Tax Deducted at Source	1,69,860.00	-
Income Tax Refunadable (2018-19)	1,54,562.00	1,54,562.00
Income Tax Refunadable (2020-21)	41,120.00	41,120.00
TDS receivable	43,042.00	43,042.00
Income tax appeal tax deposit	50,842.00	20,842.00
Total	**2,33,33,555.00**	**2,21,58,474.00**

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.
NEW DELHI
REG. NO. 10153

For Sree Narayana Guru Co-operative Thrift & Credit Society

Treasurer

Secretary

President

APN & ASSOCIATES
CHARTERED ACCOUNTANTS
New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Receipt and Payment Account from 01.04.2025 to 31.03.2026

Receipt	Amount (₹)	Payment	Amount (₹)
Opening Balances:		Printing and Stationery	3,85,869.00
Cash In Hand	2,96,610.00	Account Maintain Chg	36,000.00
South Indian Bank	8,16,263.00	Advertisement	1,94,244.00
Delhi State Co-Op Bank	36,124.00	AGM Expenses	2,82,644.00
State Bank Of India - Saving	3,38,728.00	AMC Software	2,70,000.00
State Bank Of India - Current	23,25,183.00	Arbitration Expences	2,850.00
Dhan Laxmi Bank	7,25,559.00	Audit Fees	1,32,160.00
Dhan Laxmi Bank (Housing)	15,716.00	Bad Debts Fund	4,12,254.00
State Bank of India (Housing)	32,416.00		
		Bank Charges	11,669.00
Admission Fees	17,600.00	Bike Maintain Expenditure	2,430.00
Arbitration Fees Recovered	1,21,050.00	CGST 9%	61,588.00
Bank Charges Recovered	600.00	Compulsory Deposit	34,76,889.00
Cgst 9%	61,029.00	Consumer Loan	4,65,000.00
Compulsory Deposit	47,20,496.00	Conveyance	2,30,443.00
Consumer Loan	4,22,559.00	Dividend Paid	24,20,764.00
Emergency Loan	4,05,701.00	Diwali Expenses	22,491.00
Expense Payable	1,548.00	Education Fund	50,000.00
FD with SBI	60,00,000.00	Election Expenses	23,440.00
Fixed Deposit	31,34,20,337.00	Electricity Expenses	98,229.00
G.L. Fees	2,900.00	Emergency Loan	3,51,500.00
Gold Loan Interest	81,163.00	Fixed Deposit	27,37,21,523.00
Gold Loan P. Int	18,798.00	Gold Loan Principal	3,50,000.00
Gold Loan Principal	3,18,921.00	GST Paid	50,170.00
Igst	18.00	Honorarium	6,64,600.00
Income Tax	1,69,860.00	House Keeping	42,000.00
Interest CL	1,03,685.00		
Interest EL	24,361.00	Income tax	1,69,890.00
Interest FD Loan	3,53,890.00	Income tax under appeal	30,000.00
Interest Received from Bank (fd)	2,72,940.00	Income tax under appeal	30,000.00
Interest Received from Bank (saving)	22,962.00	Interest paid	5,33,69,946.00
Loan Forms and Others	1,720.00	Internal Audit Fees	1,44,250.00
Loan Interest	48,75,639.00	Internet Expenses	12,489.00
Loan Principal	1,58,75,811.00	intrest paid on CD	53,23,908.00
Loan Principal FDR	42,15,266.00	intrest paid on OD	6,57,704.00
Member Welfare Fund	20,48,967.00	Legal & Professional exp	15,000.00
Misc Recpt. a/c	908.00	Legal Fees	5,000.00
Monthly Income Scheme (fd)	9,49,54,180.00	Loan Principal	1,01,50,000.00
Notice Charge	7,050.00	Loan Principal FDR	43,08,333.00
Penal Interest	19,87,813.00	Meeting Expenses	18,353.00
Penal Interest CL	86,794.00	Member Benifit	65,840.00
Penal Interest EL	10,980.00	Member Marriage Gift	2,000.00
Processing Fees	15,800.00	Member Welfare Fund	17,92,701.00
Recurring Deposit	1,05,13,490.00	Monthly Income Scheme (fd)	8,90,65,413.00
Saving Deposit	9,08,06,506.00	Office Equipment	34,250.00
SGST 9%	61,047.00	Office Expense	73,983.00
Share Money	9,19,222.00	Petrol/cng Expenses	2,989.00
SMS Charges	1,95,950.00	Post & Courier Expenses	7,361.00
Special Saving Deposit	57,10,400.00	Professional Fees Expenses	6,08,954.00
TDS Deducted by Bank	5,135.00	Recurring Deposit	81,41,191.00
TDS payable	1,80,982.00	Rent	8,67,354.00
Unclaimed Deposit	2,000.00	Repair & Maintaince	17,640.00
Income from SSD	3,00,000.00	Salaries	19,64,690.00
		Saving Deposit	8,99,98,944.00
Contribution Received from Members for Land	16,00,000.00	Contribution Received from Members for Land	13,41,500.00
		Land Cost	2,15,299.00
		Security Expences	2,07,000.00
		SGST 9%	61,588.00
		Share Money	10,96,296.00
		Special Saving Deposit	78,92,200.00
		Tds Deducted by Bank	5,135.00

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

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		TDS Payable	1,73,237.00
		TDS Receivable	1,69,860.00
		Telephone Expenses	17,182.00
		Unclaimed Deposit	2,000.00
		UTC Federation	4,000.00
		Closing Balances:	
		Cash In Hand	2,18,293.00
		South Indian Bank	2,38,100.00
		Delhi State Co-Op Bank	49,987.00
		State Bank Of India - Saving	1,49,314.00
		State Bank Of India - Current	10,86,376.00
		Dhan Laxmi Bank	16,47,037.00
		Dhan Laxmi Bank (Housing)	15,691.00
		State Bank of India (Housing)	2,75,642.00
TOTAL	**56,55,02,677.00**	**TOTAL**	**56,55,02,677.00**

As per our audit report of even date attached

For A P N & Associates
Chartered Accountants
Firm Registration No.: 001876N

Manoj Agrawal
(Partner)
Membership No.: 093749

A P N & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ CA New Delhi

Place: New Delhi
Date: 12-07-2026

For Sree Narayana Guru Co-op. T&C Society Ltd.

President **Secretary** **Treasurer**

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. ★ NEW DELHI REG. NO. 10153

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SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Income & Expenditure Account for the year ended 31st March, 2026

(Amount in ₹)

	Particulars	Note No.	31.03.2026	31.03.2025
I.	**Income:**			
(a)	Revenue from operations	12	6,56,03,486.00	6,18,75,521.00
(b)	Other Income	13	76,849.00	6,35,269.00
	Total Income		**6,56,80,335.00**	**6,25,10,790.00**
II.	**Expenses:**			
(a)	Employees Benefit Expenses	14	18,11,740.00	17,39,000.00
(b)	Depreciation and amortization Expense	7	1,18,073.00	1,15,687.00
(c)	Finance Cost	15	5,38,60,850.00	5,01,56,016.00
(d)	Other expenses	16	47,09,887.00	42,73,249.00
	Total expenses		**6,05,00,550.00**	**5,62,83,952.00**
III.	**Excess of Income over Expenditure (I -II)**		**51,79,785.00**	**62,26,838.00**
	The accompanying notes are an integral part of the financial statements			
	Profit Appropriation			
	Education Fund (Current Year)		**50,000**	**50,000**
	General Reserve 25% of CY profit		**12,94,946**	**15,56,710**
	Bad Debts Fund 10% of Cy profit		**5,17,979**	**6,22,684**
	Dividend (Current Year)		**24,03,669**	**24,35,880**
	Income Tax Paid (Previous Year)		-	-
	Income Tax Provision (C/Y)		-	-
	Balance Excess of Income over Expenditure trf to B/S		**9,13,191**	**15,61,565**

For A P N & Associates
Chartered Accountants
Firm Registration No.: 001876N

A P N & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ CA New Delhi

Manoj Agrawal
(Partner)
Membership No.: 093749

Place: New Delhi
Date: 12/07/2026

UDIN: 26093749LUADHG5615

For Sree Narayana Guru Co-op. T&C Society Ltd.

President | Secretary | Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. ★ NEW DELHI REG. NO. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

Notes forming part of the Financial Statements for the year ended 31st March 2026

Note 12

Revenue from Operations	31.03.2026	31.03.2025
	₹	₹
Admission Fees	17,600.00	15,600.00
Arbitration Fees Recovered	1,21,050.00	2,34,948.00
Bank Charges Recovered	600.00	52.00
Cheque Bounce charge Received	-	600.00
G.L.Service Charges	2,900.00	2,800.00
Interest of Loan against Gold	81,163.00	81,156.00
Interest on Loan against Member FD	3,53,890.00	4,22,578.00
Interest on CL	1,03,685.00	1,70,550.00
Interest Received from Housing Project	5,64,08,898.00	5,17,08,830.00
Income From SSD	3,00,000.00	2,95,000.00
Loan Interest	58,20,860.00	64,47,393.00
Loan & Other Forms	1,720.00	2,060.00
Loan Interest EL	24,361.00	30,029.00
Notice Charges	7,050.00	4,550.00
Penal Interest	19,87,813.00	21,27,217.00
Penal int on Gold Loan	18,798.00	6,145.00
Processing Fees	15,800.00	20,000.00
Penal Interest on CL	86,794.00	1,12,020.00
Penal Interest on EL	10,980.00	21,995.00
SMS Charges Recovered	1,95,950.00	1,61,206.00
Misc Receipt	908.00	267.00
Penality on ssd	-	800.00
Reversal of Provision of dividend	15,116.00	9,725.00
Reversal of Provision of salary	27,550.00	
Total	**6,56,03,486.00**	**6,18,75,521.00**

Note 13

Other Income	31.03.2026	31.03.2025
	₹	₹
Interest Received from Saving Bank	22,962.00	2,06,713.00
Interest on bank FD	53,887.00	4,28,556.00
Total	**76,849.00**	**6,35,269.00**

Note 14

Employees Benefit Expenses	31.03.2026	31.03.2025
	₹	₹
Salaries	18,11,740.00	17,39,000.00
Total	**18,11,740.00**	**17,39,000.00**

Note 07

For Sree Narayana Guru Co-operative Thrift & Credit Society

Depreciation and amortization Expense	31.03.2026	31.03.2025
	₹	₹
Depreciation	1,18,073.00	1,15,687.00
Total	**1,18,073.00**	**1,15,687.00**

President Secretary Treasurer

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
Notes forming part of the Financial Statements for the year ended 31st March 2026

Note 15

Finance Costs	31.03.2026	31.03.2025
	₹	₹
Interest on Deposits	4,78,79,238.00	4,42,11,162.00
Interest Paid on CD	53,23,908.00	53,44,869.00
Interest Paid on OD	6,57,704.00	5,99,985.00
Total	**5,38,60,850.00**	**5,01,56,016.00**

Note 16

Other Expenses	31.03.2026	31.03.2025
	₹	₹
Advertisement	1,94,244.00	2,17,251.00
Audit Fees	1,32,160.00	1,32,160.00
Internal Audit Fees	1,94,250.00	50,000.00
AMC of Software	2,70,000.00	2,50,000.00
AGM Expenses	2,82,644.00	2,61,618.00
Arbitration Expenses	2,850.00	1,18,827.00
Bank Charges	11,669.00	13,793.00
Conveyance	2,30,443.00	2,48,847.00
Computer Expenses	-	9,085.00
Diwali Expenses	22,491.00	14,708.00
Electricity Expenses	98,229.00	1,37,670.00
General Insurance	-	960.00
Honorarium	6,64,600.00	5,87,100.00
House Keeping Charges	42,000.00	42,000.00
Member Benefit Expenses	65,840.00	73,255.00
Legal expenses	20,000.00	19,000.00
Meeting Expenses	18,353.00	21,575.00
Members Marriage Gifts	2,000.00	2,000.00
Misc Expenses	-	1,001.00
Office Expenses	73,983.00	90,448.00
Postage & Courier Charges	7,361.00	8,294.00
Printing & Stationery	3,86,512.00	3,23,260.00
Internet Expenses	12,489.00	13,566.00
Petrol /CNG	2,989.00	8,056.00
Repair and Maintenance	17,640.00	11,685.00
Rent	8,67,354.00	8,58,952.00
Security Expenses	2,07,000.00	1,78,770.00
Telephone Expenses	17,182.00	20,336.00
Vehicle Maintenance Exp.	2,430.00	9,555.00
UTC Federation	4,000.00	2,000.00
Account maintenance Exp	36,000.00	37,581.00
Election expenses	23,440.00	66,140.00
Interest on tax paid	30.00	2,456.00
Professional expenses	7,99,704.00	4,41,300.00
Total	**47,09,887.00**	**42,73,249.00**

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RB-2, 2ND FLOOR, POCKET 3 SECTOR 7 DWARKA DELHI

CERTIFICATE

DETAILS OF LOAN FROM DCHFC LTD./DSCB LTD.

"NIL"

No loan has been taken by the society from the above said two agencies.

President **Secretary** **Treasurer**

A P N & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ CA New Delhi

SREE NARAYAN GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. ★ NEW DELHI REG No. 10153

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD

LIST OF RECORDS AS ON 31-03-2026

S. No.	Particulars	Status
1	Cash Book	Up to date
2	General Ledger	Up to date
3	Personal Ledger	Up to date
4	Vouchers/Bills	Up to date
5	Receipts Books	Up to date
6	Membership Register	Up to date
7	Share Certificate Books	Up to date
8	Surety Register	Up to date
9	Bank Passbooks	Up to date
10	Bank Cheque Books	Up to date
11	Bond Form	Up to date
12	Demand Register	Up to date
13	Proceeding Register	Up to date
14	Registration File	Up to date
15	Other Misc. File	Up to date
16	Audit File	Up to date

Certified that the above mentioned records are in our safe custody and we are responsible for its safety and shall produce the records before any person authorized to inspect it.

President **Secretary** **Treasurer**

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

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SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RB -2, 2nd F,Pocket - 3, Sector- 7, Dawrka, Delhi - 110075

LIST OF MANAGING COMMITTEE MEMBERS AS ON 31-03-2026

S. No.	Name	Designation
1	Mr. P Ravindran	President
2	Mr. Adv K.N. Bharfavan	Vice President
3	Mr. V. K Balan	Secretary
4	Mr. C Chandran	Treasurer
5	Ms. Sajini Ravi	Joint Secretary
6	Ms. Annamma Jacob	Member
7	Ms. Vasanthi Sasidharan	Member
8	Mr. Dileepo Kumar V .D	Member
9	Mr. M A Sudhakaran	Member
10	Mr. Satheesan S	Member
11	Mr. Divakaran K	Member
12	Mr. K V Babu	Member
13	Mr. Prasobhanan	Member
14	Mr. Manoj Prabhakaran	Member
15	Mr. Bini V B	Member

President   Secretary   Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

ANNEXURE -A

BRIEF SUMMARY OF THE SOCIETY

Audit Period	2025-2026
Name of the Society	SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
Address of the Society	RB-2, 2ND FLOOR, POCKET 3 SECTOR 7 DWARKA
Address of the site (G/H)	N. A.
Regn No.	10153
Date	
Category	T/C
Deposit (₹)	64,02,22,965.00
Paid Up Capital (₹)	2,41,47,426.00
Details of Bank A/c	Delhi state co-operative bank, State bank of India, Dhan Laxmi Bank, South Indian Bank
Details of Financial Assistance Claimed/ MDA etc.	Nil, as certified by the management.
Details of Loan from DCHFC/ D.S. Coop. Bank	Nil, as certified by the management.
Area of operation	NCT of Delhi
Date of last election held	23rd March 2025
Pending enquiries	Nil, as certified by the management.
No. of pending Arbitration cases / Suits	Nil, as certified by the management.
Audit Fee Claimed	Bill attached.
Any irregularity of misappropriation mismanagement /Fraud	Nil, as certified by the management.
Names of Managing Committee members during audit period	As per list attached.

	AT THE TIME OF	
	PREVIOUS AUDIT	PRESENT AUDIT
Audit Period	2024-25	2025-26
No. of members	4165	4222
No. of resigned/expelled members	43	31
No. of new enrolled members	78	88
Name of the C.A.	APN & Associates	APN & Associates
Audit Classification	A	A
Sanctioned MCL (₹)		
Sanctioned CCL (₹)		
Turnover of the Society (₹)	44,59,16,479.00	56,18,22,237.00
Working Capital (₹)	9,35,72,346.00	8,41,90,590.00
Sales	-	
Net Profit (₹)	62,26,838.00	51,79,785.00
Education Fund Due (₹)	50,000.00	50,000.00
Education Fund paid on (date)	12/08/2025	
Report for previous year collected on		

Signature

PRESIDENT SECRETARY TREASURER AUDITOR

SREE NARAYAN GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. ★ NEW DELHI REG No. 10153

A P N & ASSOCIATES ★ CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RB -2, 2nd F,Pocket - 3, Sector- 7, Dawrka, Delhi - 110075

LIST OF STAFF MEMBERS AS ON 31-03-2026

S. No.	Name	Designation
1	Ms. Kusala Balan	Sr. Manager
2	Mr. Vijay Rajan	Cashier
3	Mr. Muralidharan .s	B D O
4	Mr. Satender Kumar	Accountant
5	Ms. Sheela Nair	Executive
6	Mr. Mola Ram	Clark
7	Mr. Anil	Cleaner

President Secretary Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS CA New Delhi

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SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RB -2, 2nd F,Pocket - 3, Sector- 7, Dawrka, Delhi - 110075

CERTIFICATE BY THE MANAGEMENT

1. The society is functioning from its registered office and branch offices and is maintaining books of accounts properly.

2. The members are being allowed to inspect documents of the society including audit reports.

3. The society is lending to its members only as per the provisions contained in the Bye-laws, Act and the Rules applicable to it.

4. There is no unresolved dispute or pending complaint against the society.

5. The meetings of the Managing Committee are held regularly and proper records of proceeding are being maintained in Minutes/Proceeding Register.

6. There is no claim against any of the member and outside party, which has been not pursued properly.

7. The Annual General Meeting was held during the year.

8. No Financial Assistance/MDA etc. claimed by the society during the year.

9. No loan from DCHFC/DSC Bank has been availed by the society during the year.

10. There is no misappropriation/mismanagement/fraud in the society.

11. There are no arbitration cases pending as on 31.03.2026

President | Secretary | Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT AND CREDIT SOCIETY LTD
RB -2, 2nd F,Pocket - 3, Sector- 7, Dawrka, Delhi - 110075

CASH IN HAND CERTIFICATE

This is to certify that a sum of ₹ 218293.00 (Rupees Two lakh Eighteen Thousand Two Hundred Ninety Three Only) was lying as Cash balance with us on 31.03.2026.

President Secretary **Treasurer**

SREE NARAYANA GURU CO-OPERATIVETHRIFT & CREDIT SOCIETY LTD.
NEW DELHI
REG. NO. 10153

A P N & ASSOCIATES
CA
New Delhi
CHARTERED ACCOUNTANTS

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SBI

Account Statement for the period 23/03/2026 to 31/03/2026

Account Number	00000067100583842	**Branch**	SECTOR 11 DWARKA NEW DELHI
Address	SREE NARAYANA KENDRA,,RB-2,POCKET-3 , HAF,,SECTOR-7,DWARKA,South West NEW DELHI NCT OF DELHI-110075 IN	**Account Type**	REGULAR SB CHQ-ENTITIES
Account Name	SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD.	**MOD Balance**	0.00
Drawing Power	0.00	**Interest Rate(% p.a.)**	2.5
Opening Balance as on 23/03/2026	1,48,785.98		

Date (Value Date)	Narration	Ref/Cheque No.	Branch Code	Debit	Credit	Balance
25-Mar-26 (25-Mar-2026)	CREDIT INTEREST		99999		528.00	1,49,313.98

**This is a computer generated statement and does not require a signature.

Print Back

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS CA New Delhi

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SOUTH INDIAN Bank

Experience Next Generation Banking

Account Name : SREE NARAYANA GURU CO-OPERATIVE THRIFT &CREDIT SOCIETY LTD

Customer Address : SREE NARAYANA GURU CO-OPERATIVE THRIFT &CREDIT SOCIETY LTD

PLOT NO RB 2 HAF II ND FLOOR

POCKET 3 SECTOR 7

DELHI

INDIA

110075

Statement Date : 09-Jul-2026 , 11:12 AM

Account No : 0401053000002277 INR

From Date: 31-03-2026

To Date: 31-03-2026

SlNo	Transaction Date	Value Date	Particulars	Cheque Number	Withdrawals	Deposits	Balance Amount
1	31-03-2026	31-03-2026	NEFT:SUDHEER V. B./			37,000.00	2,20,500.16
2	31-03-2026	31-03-2026	UPI/SBIN/609088901657/Reshma.P.Raj./UPI/SBI27fcd4824a9041219a4ee572f3e248db/reshmapattasse			600.00	2,21,100.16
3	31-03-2026	31-03-2026	UPI/BARB/609085969070/ABHISHEK MANOHARAN/April/AXIc64244aa08634b1c9d1d97a53cfb22a3/abhishekmanoha			17,000.00	2,38,100.16

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

****End of A/c Statement****

APN & ASSOCIATES CHARTERED ACCOUNTANTS CA New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

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STATEMENT OF ACCOUNT

Period from : 31-03-2026 to 31-03-2026
Product Name : Dhanam Power

Branch 190-JANAKPURI-NEW DELHI
DHANLAXMI BANK LTD
JANAKPURI-NEW DELHI,B-3/174
GROUND FLOOR ,
JANAKPURI ,NEW DELHI - 110058,
NEW DELHI,110058,

Account No 019006200005946
Customer Name M/S SNGCTC SOCIETY LTD
Customer Address PKT SECTOR 7 PLOT NO RB-2
F/F
RAMPHAL CHOWK ROAD
NEAR VANDHANA
SCHOOL PALAM EXTENSION
SOUTH WEST
DELHI-110075

Date	Value Date	Transaction	Cheque Number	Debits	Credits	Balance
31/03/2026	31/03/2026	B/F		0	1613036.81	1613036.81
31-03-2026	31-03-2026	UPI TXN: /733096335077-VASU A/PAYMENT FROM PHONEPE/CVANIL1@Y BL/919821604577/4172120260331000100464922	0	0.00	2000.00	1615036.81
31-03-2026	31-03-2026	UPI TXN: /645614807726-UTHAMAN A/PAID VIA SUPERMONEY UPI/965 6507669@SUPERYES/919656507669/4172120260331000100517939	0	0.00	20000.00	1635036.81
31-03-2026	31-03-2026	UPI TXN: /857695704138-TEJBIR SINGH/PAYMENT FROM PHONEPE/98 10484567@YBL/919810484567/4172120260331000100607232	0	0.00	12000.00	1647036.81
					0.00	1647036.81

NOTE : Any discrepancies in this statement may kindly be brought to the notice of the Bank within seven days.

************** Relationship Forever ******************

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

82629

तारीख Date	विवरण Particulars	चेक संख्या Cheque No.	निकाली गई रकम Withdrawals	जमा की गई रकम Deposits	शेष Balance	हस्ताक्षर Initials
	B/F		0.00	25071.00	25071.0Cr	
16/04/2024	KAPOLA RAM By Cash			10000.00	35071.0Cr	
30/06/2024	Interest Up To:30/06/2024			250.00	35321.0Cr	
30/09/2024	Interest Up To:30/09/2024			267.00	35588.0Cr	
31/12/2024	Interest Up To:31/12/2024			270.00	35858.0Cr	
31/03/2025	Interest Up To:31/03/2025			266.00	36124.0Cr	
30/04/2025	By Clearing -012000 BANK Ø00139			4000.00	40124.0Cr	
[illegible]/09/2025	[illegible]		35.00 (83675)	291.00	[illegible].0Cr	
[illegible]/09/2025	By Cash			105000.00	145480.0Cr	145380/-
30/09/2025	Interest Up To:30/09/2025			377.00	145757.0Cr	
13/11/2025	To Clearing -TIGER SECUTA818401		14850.00		130907.0Cr	
13/11/2025	Clearing Return Charges		295.00		130612.0Cr	
13/11/2025	TIGER SECURITY SERVICE PL818401		14850.00		115762.0Cr	
13/11/2025	TWICE LISTED 818401			14850.00	130612.0Cr	
15/11/2025	To Clearing -THE PRINT LI818402		10148.00		120464.0Cr	
21/11/2025	By Clearing -Padma Kumari912974			8000.00	128464.0Cr	
26/11/2025	To Clearing -V S SURENDRA818404		40700.00		87764.0Cr	
27/11/2025	To Clearing -BSES CA 1509818403		5210.00		82554.0Cr	
28/11/2025	By Clearing -012000 BANK Ø00170			1600.00	84154.0Cr	
15/12/2025	To Clearing -TIGER SECURI818407		14550.00		69604.0Cr	
19/12/2025	To Clearing -KENT RO SYST818408		2000.00		67604.0Cr	
26/12/2025	To Clearing -BSES RAJDHAN818409		4060.00		63544.0Cr	
31/12/2025	Interest Up To:31/12/2025			874.00	64418.0Cr	
13/02/2026	To Clearing -TIGER SECURI818410		14850.00		49568.0Cr	
31/03/2026	Interest Up To:31/03/2026			419.00	49987.0Cr	

For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

Duplicate Pass Book

दि दिल्ली स्टेट को-आपरेटिव बैंक लि०
THE DELHI STATE CO-OPERATIVE BANK LTD.
(A Scheduled Bank)

DLSC0000020

शाखा/ BRANCH Palam 112508603B

बचत बैंक खाता सं./ SAVING BANK A/C NO. Ø20007000034 PA000000003365

नाम/NAME SREE NARAYAN COOP T/C SOCIETY C.CHANDRV.K.BALAN

पता/ADDRESS 2nd floor- NA NA PALAM Delhi

NA

The Delhi State Co-operative Bank Ltd. WZ-3, Umdesh ..., Opp. Bus Stand Palam, New Delhi ... Phone: 25086038 IFSC Code: DLSC0000020

ANY TWO

तारीख/Date 15 Aug 1995

शा. प्रबन्धक/Br. Manager

16/9/2020

76

c/A march

(98)

SBI

Account Statement for the period 31/03/2026 to 31/03/2026

Account Number	00000067228336082	**Branch**	SECTOR 11 DWARKA NEW DELHI
Address	SREE NARAYANA KENDRA, RB-2, POCKET -3, HAF SECTOR-7 ,DWARKA South West NEW DELHI DELHI-110075 India	**Account Type**	CA-GEN-PUB OTH-NONRURAL-INR
Account Name	SREE NARAYANA GURU CO OPERATIVE THRIFT & CRED	**MOD Balance**	0.00
Drawing Power	0.00	**Interest Rate(% p.a.)**	0.0
Opening Balance as on 31/03/2026	10,85,801.10		

Date (Value Date)	Narration	Ref/Cheque No.	Branch Code	Debit	Credit	Balance
31-Mar-26 (31-Mar-2026)	BY TRANSFER UPI/CR/120837196963/V RAJAN/HDFC/mccoy.raja/CD dep	TRANSFER FROM 4897733162090	60458		200.00	10,86,001.10
31-Mar-26 (31-Mar-2026)	BY TRANSFER UPI/CR/341808249888/MONACHAN/PUNB/0442496@ax/Payme	TRANSFER FROM 4897733162090	60458		1,000.00	10,87,001.10
31-Mar-26 (31-Mar-2026)	TO TRANSFER INB NEFT UTR NO: SBIN126090409932 RAKESH KUMAR SHARMA	NEFT INB: CNAFBGEBX2 TRANSFER TO 3197945044305 RAKESH KUMAR SHARMA	99922	9,625.00		10,77,376.10
31-Mar-26 (31-Mar-2026)	TO TRANSFER INB Deposits and Investments	CT0ACMGWH9 TRANSFER TO 67803974917 Mrs. KUSALA BALAN	99922	11,000.00		10,66,376.10
31-Mar-26 (31-Mar-2026)	BY TRANSFER UPI/CR/609032899050/HARIKRIS/CNRB/jessyhari1/UPI	TRANSFER FROM 4897733162090	60458		20,000.00	10,86,376.10

**This is a computer generated statement and does not require a signature.

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For Sree Narayana Guru Co-operative Thrift & Credit Society

President Secretary Treasurer

A P N & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi CA

SREE NARAYANA GURU CO-OPERATIVE THRIFT & CREDIT SOCIETY LTD. NEW DELHI REG. NO. 10153